

Press Conference: Comparing the New Veterans Charter to the Federal Public Service Benefits-A Call for a Public Inquiry into the NVC

1100hrs

November 14, 2006

Ottawa Ontario

My name is Sean Bruyea. I am a retired Captain and Intelligence Officer. Behind me stand veterans and concerned Canadians who cannot, in good conscience, stand by while our disabled CF members and the surviving families of soldiers killed in Afghanistan are subjected to newly created Veterans Affairs programs which are unfair and provide less than to previous veterans and other government employees.

Furthermore, our Afghan soldiers and their families *do not* have the protection of an independent ombudsman to oversee these completely new and untested programs at Veterans Affairs while serving Canadian Forces members continue to benefit from the oversight provided by the DND/CF Ombudsman.

Today marks exactly 2 years since we called for an Ombudsman for Veterans Affairs Canada. It also has been more than 18 months since the New Veterans benefits were forced through the House of Commons in under 5 minutes *without debate*.

We thank the Prime Minister and the Minister of Veterans Affairs who promised ten months ago to “immediately” create an Ombudsman for Veterans Affairs. We also thank the Standing Committee for their work in ensuring that all political parties soundly support an independent Veterans Ombudsman who reports to parliament.

Meanwhile, sincere and profound concerns about how all disabled veterans and surviving family members are treated continue to go unheard. Andre Marin, the Ombudsman for Ontario and the first DND CF Ombudsman has repeatedly warned of the “self-serving” bureaucracy at Veterans Affairs which is resisting oversight in any form.

Public calls **and** Public promises to review the new veterans’ legislation are being ignored.

A perfect Storm is brewing, and the soldiers disabled in Afghanistan and their families will be the ones to feel the storm’s full impact of the following six potentially tragic components:

1. Over-worked, under-resourced Veterans Affairs front-line staff trying to maintain old programs while implementing new ones;

2. The inability or unwillingness to keep previous Minister's promises to review the Veterans Charter every 4 months;
3. VAC bureaucratic opposition to creation of an Ombudsman, especially one with real powers;
4. Repeated Ministerial and government statements "recognizing the debt owed to all our veterans";
5. Young wounded veterans returning from Afghanistan at a time the federal government is trying to increase the head-count of the Canadian forces, and finally
6. Hastily-passed, untested new veterans' legislation

Both our Prime Minister and the Minister of Veterans Affairs stated that

"military service was the highest form of public service... Our veterans are why we have a free and democratic country. It is that simple."

We are sure that most if not all Canadians would agree with the Prime Minister that military service is indeed the highest form of public service. As such, we ask are our military members being treated at least equal to or better than the federal public servants who designed the new veterans' benefit program?

For example: is it fair, that a disabled civil servant receives an immediate retirement pension after only 2 years of service but a disabled CF soldier must wait ten years?

We wonder why the Income Replacement in the new program at Veterans Affairs and the SISIP program at DND continues to deduct VAC disability payments while the Public Service Disability Insurance does not deduct VAC disability payments or CF retirement pension. Why are *more than four reports* from two separate DND CF Ombudsmen being ignored in this matter?

We don't understand why the annual increases for the income loss programs for disabled CF members are limited to 2%, but the disabled federal civil servant receives 50% more for a total of up to 3% annually. Over ten or twenty years, the difference can have staggering implications for the families *totally dependent* on such benefits.

We *question the justice* of making disabled CF soldiers wait until the bureaucracy processes the application for income assistance to begin payment, while the program accessed by the federal civil service begins payment on the first working day after being injured. Well-documented inefficiencies at Veterans Affairs will make unnecessary economic hardship a certainty for the disabled CF soldiers and their families.

We wonder about the families of soldiers killed in Afghanistan who receive a lump sum of \$250,000 plus 2 years of a very modest salary, while a director in the federal civil service who *fatally* slips on a bar of soap in the bathtub would receive more than \$650,000, or a Deputy Minister *fatally* falling down the stairs to his basement would receive \$1.25 million.

Where is the fairness in making the earnings loss program for disabled CF veterans and their survivors taxable, whereas the loss of earnings for a public civil servant is non-taxable?

Why is the disabled CF soldier forced to enter vocational rehabilitation in order to receive income support *and* benefits for the family while the disabled federal civil servant does not have the imposition of such an onerous condition? In fact, all but one major program in the new veterans' charter are tied to the disabled soldier being enrolled in work rehabilitation until age 65. Such Orwellian control has earned the new Veterans benefits the apt nickname "CF workfare".

In a *hypothetical scenario*, a Canadian Forces plane flying to Iqaluit today containing half federal civil servants and half CF members tragically crashes. For half of each group, the crash is fatal and the remaining half is disabled for life. Under a little known federal regulation, the irony is that the civil servant group and the survivors will have access to lifelong, tax free disability benefits from the Veterans Affairs Pension Act *but* the CF members and their survivors *cannot* access Pension Act benefits and are instead restricted to the taxable benefits payable only to age 65 under the New Veterans Charter.

The disabled CF members would receive lump sums of up to \$250,000. However, Veterans Affairs in even more Orwellian absurdity, have calculated that the average payout will be approximately \$35,000. This lump sum, we are told will carry the veteran past age 65 when all benefits cease *and* when another retirement lump sum of approximately another \$35,000 will be paid. At this time a tax free income will kick in which is approximately \$1100 per month. What the politicians and veterans organizations *were not told* is that **all income** including CPP and Old Age Security is deducted **as well as** the investment income *from the lump sums* rendering this post age 65 benefit nothing more than window dressing.

We wonder why the lump sum retirement benefit pays the disabled CF member at age 65 a total of 2% of income loss paid over the years *without interest* but the disabled federal civil servant is paid 5% of all loss of earnings plus accumulated investment income *and* interest *along* with an option to contribute an additional 5%?

This is **not** about attacking the federal civil service programs. They have earned *hard fought and well-deserved* programs. We also know that the Public Service supports the CF and veterans wholeheartedly. What many Canadians must be

wondering is why a few senior bureaucrats at Veterans Affairs have designed this plan for CF members who are now bravely risking and loosing their lives in Afghanistan, a plan which gives far less for death and disability for CF members than the Veterans Affairs civil servants who designed the plan would receive under the same circumstances?

Why did the bureaucrats at VAC design the program this way? A July 2005 report from Veterans Affairs Canada states that:

“The accumulated liability for disability pensions and special awards for Peacetime clients is growing rapidly. A shift to greater use of lump sum payments combined with customized rehabilitation services would serve, over time, to regain control of an alarming future liability scenario.”

We believe that Canadians would be shocked that designers of the new benefits appear to consider CF soldiers in Afghanistan and their families and survivors back home as liabilities.

The new CF programs should not be run like a cost saving attempt at a corporation. VAC has it backwards. The bureaucracy should be accountable and transparent like a corporation but Veterans Affairs should administer and design programs first and foremost with compassion, flexibility, efficiency, dignity and respect.

A Veterans Ombudsman could have pointed out the flaws in developing such a prejudicial program for our soldiers in Afghanistan. Such an office, if created immediately would go a long way to pointing out the potential inequalities and injustices in the new benefits.

The bureaucrats who designed this disappointing piece of legislation have been doing an excellent job telling *politicians, veterans groups* and *all Canadians* that it is the best program in the world. However, our analysis clearly shows that **it isn't even the best program in Canada.** The national leadership of the Royal Canadian Legion has up to now supported the Veterans Affairs Bureaucrats even though once the Legion appears to be ignoring the membership of the largest Provincial Command:

“In good conscience, Ontario Command must stand in support of the small group of disabled veterans who have repeatedly asked for a period of public analysis, debate and sober reflection on the NVC. The legislation has been very positively promoted and hopefully will stand the test of greater scrutiny.”

Understanding the issues related to death and disability in the Canadian Forces is far from easy. These are complex programs with many overlapping parts. The public and especially the disabled veteran and grieving survivors cannot be

expected to understand let alone advocate on their own behalf through such complexity.

Although we personally know many compassionate and conscientious Veterans Affairs employees, we feel that a select group of the senior bureaucrats at VAC have lost the necessary objectivity to be transparent and accountable for their actions in developing the New Veterans Charter. We feel these same senior bureaucrats have been misleading the Canadian Public, the veterans' organisations and the politicians for far too long. **This is why we are calling for an independent public inquiry into the programs.**

If these few Veterans Affairs bureaucrats are telling the truth, then they have nothing to worry about. If however, these bureaucrats are misleading Canadians, then there is much at stake. Protecting the egos of bureaucrats **should not** take priority over protecting our disabled veterans and Canadian men and women in uniform who are suffering horrific injuries to defend us, *while their brave families suffer along side*. For these soldiers and their families, we are talking about life and death. For those left behind after the ultimate sacrifice, we are talking about preventing a life of unnecessary suffering.

Prime Minister Harper and all Members of Parliament, **please**, we urge you to ensure that all veterans are treated fairly and equally. We urge you to ensure that our soldiers who are performing the "highest form of public service" and their families are treated at least as well as we treat our civil servants and their families. We urge you to fulfill your promise to "immediately" create an independent and powerful Veterans Ombudsman, an Ombudsman who reports to Parliament.

We also urge you to commission an independent public inquiry into the creation and details of the New Veterans Charter. Finally, we call upon **all Canadians** to stand up and to defend our disabled CF veterans and the Canadian Forces soldiers in uniform and their families while our soldiers are sacrificing their lives, defending ours.

Canadian Forces Veterans and Federal Public Servants: How do the Plans Compare and Which Programs have Clear-cut Advantage? (Ver. 1-15/11/06)

Based on the lengthy and complex analysis of death and disability benefits for **Federal Public Servants** and the benefits for **CF Soldiers/Veterans**, some conclusions can be drawn as to which benefits are superior to others. These three Columns list three plans:

- 1) *CF Serving Members/Veterans under the Pension Act and Before C-45 (The New Veterans Charter) which came into force on April 1, 2006*
- 2) *CF Serving Members/Veterans under C-45(The New Veterans Charter) after April 1, 2006, and,*
- 3) *Federal Public Civil Servants*

Who has the better benefits?

Federal Public Civil Service (PS)

1) Non-work related Death Lump Sums:
Survivors provided with minimum four times annual salary plus \$250,000 tax free. The other plans only provide Supplementary Death Benefit (2x salary) without additional lump sum for a death which is not work-related.

2) Work-related Lump Sum
Survivors of executives provided with minimum four times annual salary plus \$250,000 tax free plus WSIB lump sum (\$33K to \$100K).

3) Access to Group Healthcare:
Disabled PS member needs only complete **2 years** or more service to have group health care for family and member. Other plans require minimum 10 yrs service in CF for PSHCP or disability for VAC and SISIP

4) Member Receipt of Retirement Pension Plan:
PS Member needs only 2 years or more service and be disabled to receive immediate fully indexed annuity. CF requires minimum 10 years service if disabled

CF Members/Veterans Before April 1, 2006

1) VAC Disability Award for Member:
By far this is the best program for minor, moderate and severe disabilities which provides a tax free monthly award for life and no income can be deducted from award.

2) VAC Survivor Award:
If disabled veteran dies for any reason, survivor and children receive lifetime award.

3) Income taking into Account Children and Spouse:
The VAC plan is far above the other plans in terms of amounts provided tax free for spouses and children.

4) After Age 65:
VAC Monthly Disability Award provides best support with tax free disability award for members and survivors. No income clawed back from VAC monthly award.

5) Cost of Living Increases:
All VAC benefits in pension Act adjusted for full inflation each year. Only lump sum in C-45 (NVC) adjusted fully. Most of remaining programs limited to max 2%.

CF Members/Veterans After April 1, 2006

1) Vocational training:
Vocational training very similar in limits but only slightly better than CF SISIP Vocational Rehabilitation. VAC cumbersome bureaucratic control will likely negate this small advantage. *DOES NOT INCLUDE UNIVERSITY*

2) Disability from Dismemberment for Ranks of Master Corporal to Lieutenant Colonel before Age 65: If unemployable and “permanently incapacitated” the CF member will be better off as they will receive lump sums from VAC and CF Accidental Dismemberment and Insurance Plan. Income replacement will be secure without need for review (VAC promises) and veteran can live disability with some dignity. Permanent Impairment Allowance if bed-ridden will provide further assistance. **Note:** *After Age 65, a full VAC disability pension and spousal amount with accompanying allowances under the Pension Act would provide far superior security and income assistance.*

Federal Public Service (PS)

5) Survivor Receipt of Retirement Pension Plan:

PS member needs only 2 or more years service at time of death for family to receive immediate annuity. CF requires at least 5 years service at time of death

6) Contribute to Retirement Pension while on disability leave:

No other plans have similar program. PS member retained by PS during Injury on Duty Leave during which more time can be added to retirement pension.

7) Respecting Permanence of Disability:

PS member's disability is declared 'permanent' after 72 months and no further medical exams required to receive benefits (WSIB). VAC (C-45) and SISIP plans can demand medical assessments until benefits end at age 65. VAC (Pension Act) can demand medical assessments until Age 55.

8) Reductions in Supplementary Death Benefits (SDB):

Public Service does not start annual 10% reduction in SDB until Age 65; CF SDB starts at age 60.

9) Attendant Care in the Home:

Provincial Workers' Compensation (WSIB in Ontario) provides funds for 24 hour home care. Family members can be funded to provide care, hence alleviating stress on disabled and family to work and skilled workers can also be hired. Funds for bookkeeping also provided as disabled considered employer.

CF Members/Veterans Before April 1, 2006

6) Disability from Dismemberment and Severely disabled conditions (75% or more) for Ranks of Private and Corporal with Children Before and After age 65:

The low income level of these individuals when paid at 75% through SIISP or VAC C-45 is less than amounts paid tax free by VAC Pension Act

7) Moderate to Severe Disability from Psychological Disorders for all Ranks:

The need for security and predictability of income with minimum bureaucratic intrusion is paramount for such individuals. In theory, Pension Act can provide lifelong security for psychological condition. In practice this is not always true. Before VAC unilaterally changed policy for Attendance Allowance in 2003 excluding psychological disorders of this nature, this allowance could provide additional necessary dignity and independence. Additional assistance from SISIP and the supportive nature of SISIP Voc Rehab have provided some successes for sufferers of psychological disabilities.

8) Dignity and Independence:

VAC's Pension Act programs of Veterans Independence Program (VIP), Attendance Allowance pre-2003 and Exceptional Incapacity Allowance (EIA) provides tax free, minimal receipts required funding for veteran and family to continue in home making independent choices which are best for veteran and family.

CF Members/Veterans After April 1, 2006

3) Childcare during Vocational Training:

Although other programs provide childcare during vocational rehab, C-45 limit of \$750/month is highest.

4) Transition Programs for Minor Disabilities:

CF Members leaving forces with minor disability such as bum joints or other disability which will not create an obstacle to finding employment will benefit from the income support during the transition to find new employment. *Extreme caution to this assessment however as design and precedent in bureaucracy to be very cumbersome could cause more damage than assistance.*

5) Survivor Benefits before Age 65 for higher Ranks (above MCpl) and with none or One Child:

Lump sum and Earnings Loss Benefit along with limited vocational rehab assistance can provide opportunities for widowed spouse otherwise unavailable. Higher income of higher ranks used to Calculate (70%-minus other income) of Earnings Loss necessary to surpass amount otherwise received by survivors under the Pension Act which is tax free, payable until death and provides amounts for children unlike NVC. *Considering most fatalities are Cpl and below in combat, NVC will likely provide less than VAC Pension Act survivor pension which does not deduct for other income.*

Federal Public Service (PS)

10) Deductions during Work Rehabilitation:

Both the Disability Insurance (DI) and the PSMIP Long Term Disability (LTD) make no deductions made for Work Rehabilitation program until 100% of salary at time of injury is reached. VAC and DND deduct 50% of earnings until 100% salary.

11) Deductions of CF Pension and VAC Monthly Disability Award from Retirement Pensions:

Public Service retirement pensions cannot deduct VAC disability payments under the Pension Act or CF retirement pension whereas SISIP and New Veterans Charter Earnings Loss deduct such payments.

12) Workplace Insurance Safety Board (WSIB) Compassion/Understanding Many Aspects of How Disability Affects Disabled:

Years of experience and active involvement of rehabilitation and medical experts in designing and implementing programs have created empathetic all-round programs for the disabled.

13) Deducting Previous Disabilities from Income Loss:

WSIB does not deduct disability income from other awards. DI and LTD in PS does not deduct disability income from previous disabilities which did not lead to total disability.

14) Retirement Saving Plan: WSIB saves 5% of every bi-weekly payment which is automatically invested with option for further 5%. All paid out at age 65. VAC NVC only puts away 2% which is not invested.

CF Members/Veterans Before April 1, 2006

9) SISIP Vocational Rehabilitation Program (VRP) Compassion and Understanding how Disabilities can Hinder Rehabilitation:

Under SISIP VRP, close working relationship with rehabilitation manager and particularly rapid response decisions and funding times for vocational training make this program one which VAC should consult for Voc Rehab.

10) University Training:

Only SISIP provides university training for vocational rehab.

11) Transitional Assistance before Release:

SISIP and PS DI and LTD plans both allow assistance to begin while veteran still employed and contributing to pension. SISIP begins 6 months before release. VAC NVC permits applications on day of release but assistance does not begin until approved and is not retroactive.

12) VAC Attendance and Exceptional Incapacity Allowance (EIA):

Allowances which respect all disabilities not just ones for which veteran pensioned. Encourages independence and dignity for disabled. EIA restricted to 98% or greater pension award. NVC Permanent Impairment Allowance can be accessed at 78% or higher but is otherwise so restrictive as to make it less accessible than EIA of Pension Act.

***COMPARING BENEFITS: HOW DO THE PUBLIC SERVICE AND CF PROGRAMS
COMPARE BEFORE AND AFTER C-45 (The New Veterans Charter)?***

Version 1.0 November 15, 2006

Note: CF Veterans before April 1, 2006 Entitled to Benefits from BOTH Columns 5 and 6

<i>Column 1</i>	<i>Column 2</i>	<i>Column 3</i>	<i>Column 4</i>	<i>Column 5</i>	<i>Column 6</i>
	Public Service (Collective Bargaining)	Public Service Executive PSMIP¹ (CF Colonel and above eligible for some plans where indicated by GOIP²)	Canadian Forces Under C-45 including SISIP³ (does not Include GOIP⁴)	Canadian Forces Before C-45 (New Veterans Charter- NVC) CF Programs Centred around SISIP⁵	Veterans Affairs Canada (VAC) Programs before C-45- (NVC) Post Korea CF Only
NON-WORK RELATED DISABILITY BENEFITS					
(1) Program Manager	Public Service Disability Insurance (DI): Sunlife	PSMIP Long Term Disability (LTD) (also GOIP): Industrial Alliance	SISIP⁶ Long Term Disability: Sunlife	SISIP⁷ Long Term Disability: Sunlife	Vetearns Affairs Canada (VAC) under Pension Act
(2) Loss of Income (Name of Plan and % of Income Paid)	Disability Insurance (DI): 70%	Long Term Disability (LTD) (also GOIP): 70%	VAC: Nothing SISIP LTD: 75%	SISIP LTD: 75%	Nothing
NON-WORK RELATED DISABILITY BENEFITS (Cont'd)					

¹ PSMIP (Public Service Management Insurance Plan): Automatic benefit for EX (Director) and above paid for by Federal Government

² GOIP (General Officers Insurance Plan): Identical to PSMIP and automatic benefit for Colonels and above in the Canadian Forces (CF)

³ SISIP (Service Income Security Insurance Plan): Compulsory membership and paid by individual members (along with contribution from Treasury Board) since 1982

⁴ GOIP (General Officers Insurance Plan): Identical to PSMIP and automatic benefit for Colonels and above in the Canadian Forces (CF)

⁵ SISIP (Service Income Security Insurance Plan): Compulsory membership and paid by individual members (along with contribution from Treasury Board) since 1982

⁶ SISIP: Service Income Security Insurance Plan

⁷ SISIP: Service Income Security Insurance Plan

(3) Salary Rounded up to next \$250 mark?	Yes	Yes	VAC: NA SISIP LTD: No	No	NA
(4) Taxable	DI: Yes	LTD: Yes	VAC: NA SISIP LTD: Yes	SISIP LTD: Yes	No
(5) Annual Increases CPI (Consumer Price Index)	DI: CPI to max 3%	LTD: CPI to max 3%	VAC: NA SISIP LTD: CPI to max 2%	SISIP LTD: CPI to max 2%	CPI No Max
(6) When Benefit Payable (Start Date)	DI: 13 weeks or when <i>Injury on Duty Leave</i> terminates or all sick leave exhausted	LTD: 13 weeks or when <i>Injury on Duty Leave</i> terminates or all sick leave exhausted	VAC: NA SISIP LTD: On day after date of release from CF	SISIP LTD: On day after date of release from CF	N A
(7) Deductions for Benefits related to prior disability?	No	No	VAC: NA SISIP LTD: Yes	Yes	No
(8) Deduct Sector Retirement and VAC Pension Act Payments?	PSSA ⁸ Payment: Yes CFSA ⁹ and Pension Act Payments: No	PSSA ¹⁰ Payment: Yes CFSA ¹¹ and Pension Act Payments: No	SISIP LTD: CFSA and Pension Act Payments- Yes VAC: NA	SISIP LTD: CFSA and Pension Act Payments- Yes VAC: NA	No
(9) Deduct Cost of Living Increases to Other Income	No	No	VAC: NA SISIP LTD: No	No	NA
(10) Deductions from Disability Payments for Approved Rehabilitation Work Program	DI: Nothing until 100% of salary reached then 100% earnings deducted	LTD: Nothing until 100% of salary reached then 100% earnings deducted	SISIP LTD: 50 cents of every dollar until 100% of salary at disability reached then 100% deducted (VAC: NA)	SISIP LTD: 50 cents of every dollar until 100% of salary at disability reached then 100% deducted	NA
(11) Allowed to Contribute to Sector Retirement Pension Plan while not Working	Yes if on <i>Injury-on-Duty-Leave</i> (IDL) or Leave Without Pay status	Yes if on <i>Injury-on- Duty-Leave</i> (IDL) or Leave Without Pay status	No	No	NA
NON-WORK RELATED DISABILITY BENEFITS (Cont'd)					

⁸ PSSA: Public Service Superannuation Act (retirement pension)

⁹ CFSA: Canadian Forces Superannuation Act (retirement pension)

¹⁰ PSSA: Public Service Superannuation Act (retirement pension)

¹¹ CFSA: Canadian Forces Superannuation Act (retirement pension)

(12) Immediate Annuity upon release from Employment for Disability Reasons	PSSA (Public Service Superannuation) >= 2 (TWO) years service to receive immediate annuity	PSSA (Public Service Superannuation) >= 2 (TWO) years service to receive immediate annuity	CFSA (Canadian Forces Superannuation) >= 10 (TEN) yrs service to receive immediate annuity	CFSA (Canadian Forces Superannuation) >= 10 (TEN) yrs service to receive immediate annuity	NA
(13) Other Benefits for Non-Work Related Disability	Optional PSA ¹² Insurance for death and dismemberment (information not fully confirmed)	AD&D ¹³ Premiums Paid by Federal Government: pays up to \$250,000 for loss of limb(s) (also GOIP)	VAC: NA SISIP LTD: No	SISIP LTD: No	NA
WORK-RELATED DISABILITY (Income Loss and Monthly Payments)					
<u>NOTE:</u> FOR PUBLIC SERVICE EMPLOYEES- Relevant Provincial Worker's Compensation Provides Benefits Reimbursed by Federal Government (Ontario's WSIB used as Example in Chart)					
(14) Program Manager	Applicable Provincial Workers Compensation Board (In Ontario WSIB ¹⁴) and Public Service Disability Insurance (DI): Sunlife	Applicable Provincial Workers Compensation Agency (In Ontario: WSIB ¹⁵) and Public Service Long Term Disability (LTD): Industrial Alliance	Veterans Affairs Canada (VAC) for New Veterans Charter Benefits and Sunlife for SISIP ¹⁶	Sunlife for Service Income Security Insurance Plan Benefits (SISIP)	Veterans Affairs Canada (VAC) under Pension Act
(15) Loss of Income (Name of Plan and % of Income Paid)	WSIB: 85% Take Home Pay Disability Insurance (DI): 70% <u>Note:</u> DI is the last payer and deducts WSIB not vice versa	WSIB: 85% Take Home Pay Long Term Disability (LTD): 70% <u>Note:</u> LTD is the last payer and deducts WSIB not vice versa	Earnings Loss Benefit (ELB): 75% SISIP Long Term Disability (LTD): 75% <u>Note:</u> VAC ELB last payer of benefits i.e. If collecting SISIP, veteran does not receive VAC ELB	SISIP Long Term Disability (SISIP LTD): 75%	VAC: Lifelong Monthly Disability Award(Pension Act): variable up to \$2171/mo (2006) plus amounts for spouse and children (see below for more rates)
WORK-RELATED DISABILITY (Income Loss and Monthly Payments-Cont'd)					

¹² PSA: Public Service Alliance

¹³ AD&D: Accidental Death and Dismemberment (GOIP: CF Colonels and above receive this plan)

¹⁴ WSIB: Workplace Safety and Insurance Board (Ontario Provincial Workers' Compensation Board)

¹⁵ WSIB: Workplace Safety and Insurance Board (Ontario Provincial Workers' Compensation Board)

¹⁶ SISIP: Service Income Security Insurance Plan

(16) Salary Rounded up to next \$250 mark to calculate Income Loss?	WSIB: No DI: Yes	WSIB: No LTD: Yes	VAC: No SISIP LTD: No	No	NA
(17) Ceiling to Benefits	WSIB: \$69,400 (2006) DI: 70% of Salary	WSIB: \$69,400 (2006) LTD: 70% of Salary	SISIP LTD and VAC ELB: 75% of salary	SISIP LTD: 75% of salary	See VAC Pension Act rates above
(18) Taxable	WSIB: No DI: Yes	WSIB: No LTD: Yes	VAC: Yes SISIP LTD: Yes	SISIP LTD: Yes	No
(19) Annual Increases CPI (Consumer Price Index)	WSIB: ½ of CPI to max 4% (i.e. CPI 8%) DI: CPI to max 3%	WSIB: ½ of CPI to max 4% (i.e. CPI 8%) LTD: CPI to max 3%	SISIP LTD and VAC ELB: CPI to max 2%	SISIP LTD: CPI to max 2%	CPI No Max
(20) When Benefit Payable (Start Date)	WSIB: working day after injury occurred (DI) 13 weeks or when <i>Injury on Duty Leave</i> terminates or all sick leave exhausted	WSIB: working day after injury occurred (LTD) 13 weeks or when <i>Injury on Duty Leave</i> terminates or all sick leave exhausted	VAC: When VAC finishes processing Application for Approval SISIP LTD: On day after date of release from CF	SISIP LTD: On day after date of release from CF	When Application made <u>or</u> 3 years prior to Decision plus Ministerial option for further 2 years prior, which ever is later
(21) Extra Payments for Children and Spouse	WSIB: No DI: no	WSIB: No LTD: No	VAC under C-45: No SISIP LTD: No	SISIP LTD: No	Yes (2006 Rates) Spouse \$542.83/mo Children up to 1 st child:\$282.27/mo 2 nd : \$206.28 Add'l:\$162.85/mo/ea
(22) Deductions for Benefits related to prior disability?	WSIB: No DI: No	WSIB: No LTD: No	VAC: Yes SISIP LTD: Yes	SISIP LTD: Yes	No
(23) Deduct Sector Retirement Plan Income and <u>VAC Pension Act</u> Disability Award Payments?	WSIB: No DI: PSSA ¹⁷ Payment: Yes CFSA ¹⁸ and Pension Act Payments: No	WSIB: No LTD: PSSA ¹⁹ Payment: Yes CFSA ²⁰ and Pension Act Payments: No	VAC: Yes, all SISIP LTD: CFSA and Pension Act Payments: Yes PSSA Payments: Yes	SISIP LTD: CFSA and Pension Act Payments: Yes PSSA Payments: Yes	No
WORK-RELATED DISABILITY (Income Loss and Monthly Payments-Cont'd)					
(24) Deduct Cost of Living Increases to	WSIB: CPP only but no deduction for retirement	WSIB: CPP only but no deduction for retirement	VAC: Probably No but unclear at this time:	SISIP: No	No earnings can be deducted from VAC

¹⁷ PSSA: Public Service Superannuation Act (retirement pension)

¹⁸ CFSA: Canadian Forces Superannuation Act (retirement pension)

¹⁹ PSSA: Public Service Superannuation Act (retirement pension)

²⁰ CFSA: Canadian Forces Superannuation Act (retirement pension)

CPP/Retirement Pension	income DI: No	income LTD: No	(S.27(3) in C-45 Regs) SISIP: No		monthly disability award
(25) Deductions from Disability Payments for Approved Rehabilitation Work Program	WSIB: Yes (Likely 100% deducted but to be confirmed) DI: Nothing until 100% of salary reached then 100% earnings deducted	WSIB: Yes (Likely 100% deducted but to be confirmed) LTD: Nothing until 100% of salary reached then 100% earnings deducted	SISIP LTD and VAC ELB: 50 cents of every dollar until 100% of salary at disability reached then 100% deducted	SISIP LTD: 50 cents of every dollar until 100% of salary at disability reached then 100% deducted	No
(26) Length of Rehabilitation Period	WSIB: Flexible DI: Normally 24 months but can be extended in certain circumstances	WSIB: Flexible LTD: Normally 24 months but can be extended in certain circumstances	Normally 24 months but promises by VAC that it can be extended in certain circumstances	Normally 24 months but can be extended in certain circumstances (25% of VAC VRP past 24 months)	NA
(27) Mandatory Enrollment in Vocational or Rehabilitation Assistance Plan to Receive Income Loss and Other Benefits	WSIB: No DI: No	WSIB: No LTD: No	VAC under C-45: <u>Yes</u> SISIP LTD: No	SISIP LTD: No	VAC Monthly Disability Award: No
(28) Allowed to Continue Receiving Income Loss Benefits While Working in PS or CF Job On Reduced Hour Schedule	WSIB: Yes DI: Yes	WSIB: Yes LTD: Yes	VAC ELB: No SISIP LTD: No Note: must be released from CF to collect SISIP or VAC ELB	SISIP LTD: No Note: must be released from CF to collect SISIP	VAC: Can continue to serve while receiving VAC monthly disability award
(29) How Often Can Program Manager Review Condition	WSIB: Annually until condition becomes permanent at 72 months DI: Annually until Age 65	WSIB: Annually until condition becomes permanent at 72 months LTD: Annually until age 65	VAC: whenever Minister decides until age 65 SISIP LTD: annually until age 65	SISIP LTD: annually until age 65	VAC: if condition not assessed as permanent, VAC may ask for reevaluation at any time until age 55
WORK-RELATED DISABILITY (Income Loss and Monthly Payments-Cont'd)					
(30) When do Earnings Loss and Monthly Disability Award	WSIB: After 72 months DI: Never	WSIB: After 72 months LTD: Never	VAC ELB: Never SISIP LTD: Never	SISIP LTD: Never	VAC Monthly Award: When assessed as permanent

Payments Become Permanent?					or when monthly award received for 3yrs AND reach age 55
(31) Maximum Age Monthly Payments Payable	WSIB: Age 65 DI: Age 65	WSIB: Age 65 LTD: Age 65	VAC ELB: Age 65 SISIP LTD: Age 65	SISIP LTD: Age 65	Death
(32) Allowed to Contribute to Sector Retirement Pension while not Working	Yes if on <i>Injury-on-Duty-Leave</i> (IDL) or Leave Without Pay status	Yes if on <i>Injury-on- Duty-Leave</i> (IDL) or Leave Without Pay status	VAC: No SISIP: No	SISIP: No	No
(33) Immediate Annuity upon release from Employment for Medical/Disability	PSSA ²¹ >= 2 (TWO) years service otherwise return of contributions	PSSA ²² >= 2(TWO) years service otherwise return of contributions	CFSA ²³ >= 10 (TEN) years service otherwise return of contributions	CFSA ²⁴ >= 10 (TEN) years service otherwise return of contributions	NA
(34) Eligible for <i>Flying Compensation Regulations</i> ²⁵ ?	Yes: Disability Benefits IAW <i>Pension Act</i> (see this section-column 6 Rows 14 to 33)	Yes: Survivor Benefits IAW <i>Pension Act</i> (see this section-column 6 Rows 14 to 33)	No	No	No
(35) Notes:	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> : Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not
WORK-RELATED DISABILITY (Lump Sums)					

²¹ PSSA: Public Service Superannuation Act

²² PSSA: Public Service Superannuation Act

²³ CFSA: Canadian Forces Superannuation Act

²⁴ CFSA: Canadian Forces Superannuation Act

²⁵ Flying Compensation Regulations: Apply to any Federal Public Service Employee suffering disability or death due to an accident as a consequence of flying on a non-private aircraft during an unscheduled flight. Benefits are not taxable.

(36) Dismemberment	WSIB: Non-Economic Loss (NEL) (2006 BASE Rates): Min: \$29,121.10 Max: \$75,713.20 <i>Disability (%) multiplied by Base Rate</i> Optional: Public Service Accidental Death and Dismemberment Insurance	WSIB: Non-Economic Loss (NEL) (2006 BASE Rates): Min: \$29,121.10 Max: \$75,713.20 <i>Disability (%) multiplied by Base Rate</i> AD&D²⁶ (GOIP): Up to \$250,000 includes payment for paralysis (quadriplegia, paraplegia and hemiplegia)	CF-SISIP Accidental Dismemberment Insurance Plan (ADIP)²⁷ or General Officer Insurance Plan (GOIP) up to \$250,000 C-45 Lump sum payment up to \$250,000 (not eligible for <i>Pension Act</i> lifelong disability award)	Pre 2003 -no coverage except for Colonels and above under GOIP Post 2003-ADIP: up to \$250,000 SISIP: Yes. 36 month equivalent of LTD payments	No lump sums; payment made in form of lifelong tax-free disability award
(37) Lump Sum for Other Disability Suffered	Non-Economic Loss (NEL) (2006 BASE Rates): Min: \$29,121.10 Max: \$75,713.20 <i>Disability (%) multiplied by Base Rate</i>	Non-Economic Loss (NEL) (2006 BASE Rates): Min: \$29,121.10 Max: \$75,713.20 <i>Disability (%) multiplied by Base Rate</i>	VAC-C-45: Lump sum payment up to \$250,000 (not eligible for lifelong <i>Pension Act</i> disability award)	No.	No lump sums; payment made in form of lifelong disability award
(38) Lump Sum Adjusted for Inflation	WSIB: Yes	WSIB: Yes AD&D: No	VAC-C-45: Yes ADIP²⁸: No	ADIP²⁹: No	Monthly Payment adjusted for full CPI
(39) Choice Between Lump Sum and Taking Monthly Payments	WSIB: Yes	WSIB: Yes AD&D: No	ADIP and VAC C-45: No (lump sums only)	ADIP: No (lump sum only)	No (Monthly Payment only)
DEATH WHILE EMPLOYED BUT <i>NOT WORK-RELATED</i> (Payment to Survivors)					

²⁶ AD&D: Accidental Death and Dismemberment (GOIP: CF Colonels and above receive this plan)

²⁷ ADIP: Accidental Dismemberment Insurance Plan (CF Lieutenant Colonels and Below pays maximum \$250,000 for dismemberment)

²⁸ ADIP: Accidental Dismemberment Insurance Plan (CF Lieutenant Colonels and Below pays maximum \$250,000 for dismemberment)

²⁹ ADIP: Accidental Dismemberment Insurance Plan (CF Lieutenant Colonels and Below pays maximum \$250,000 for dismemberment)

(40) Lump Sum Benefit (Compulsory Program as Part of Employment)	PS Supplementary Death Benefit (SDB): 2x(Twice) Annual Salary paid tax free High Risk (HRCTP)³⁰: \$400,000	PS Supplementary Death Benefit (SDB): 2x(Twice) Annual Salary paid tax free Basic Life (also GOIP): 2x Annual Salary paid tax free AD&D³¹ (also GOIP): \$250,000 High Risk (HRCTP)³²: \$400,000	VAC C-45: Nothing CF Supplementary Death Benefit: 2x(Twice) Annual Salary paid tax free	CF Supplementary Death Benefit (SDB) 2x(Twice) Annual Salary paid tax free	Nothing
(41) Is there a Premium? Who Pays Premium?	SDB: Yes-Employee High Risk (HRCTP): No premium	SDB: Yes- Employee Basic Life: Yes-Employer AD&D: Yes-Employer High Risk (HRCTP): No premium	VAC-C-45: NA SDB: Yes-Employee	CF SDB: Yes-Employee	NA
(42) Survivors Portion of Retirement Pension	PSSA³³ 1%/Year if >= 2 (TWO) years service, Children 1/5 of above each up to Maximum 4/5 Otherwise: full return of contributions with interest	PSSA³⁴ 1%/Year if >= 2 (TWO) years service Children 1/5 of above each up to Maximum 4/5 Otherwise: full return of contributions with interest	CFSA³⁵ 1%/Year if >=5 (Five) years service Children 1/5 of above each up to Maximum 4/5 Otherwise: full return of contributions with interest	CFSA³⁶ 1%?Year if >=5 (Five) years service Children 1/5 of above each up to Maximum 4/5 Otherwise: full return of contributions with interest	NA

³⁰HRCTP: High Risk Travel Compensation Program (replaces/covers equivalent private insurance plan if private insurance purchased by member and private plan excludes war zones for payment of benefits)

³¹AD&D: Accidental Death and Dismemberment (CF Colonels and above also receive this plan)

³²HRCTP: High Risk Travel Compensation Program (replaces/covers equivalent private insurance plan if private insurance purchased by member and private plan excludes war zones for payment of benefits)

³³PSSA: Public Service Superannuation Act

³⁴PSSA: Public Service Superannuation Act

³⁵CFSA: Canadian Forces Superannuation Act

³⁶CFSA: Canadian Forces Superannuation Act

WORK-RELATED DEATH (LUMP SUM Benefits to Survivors)					
(43) Lump Sum for survivors (Federal)	PS Supplementary Death Benefit (SDB): 2xAnnual Salary High Risk (HRCTP) ³⁷ : up to \$400,000 to cover private insurance with war zone exclusion Optional: Insurance through PSA	PS Supplementary Death Benefit (SDB): 2xAnnual Salary Basic Life (also GOIP): 2x Annual Salary AD&D ³⁸ (also GOIP): \$250,000 High Risk (HRCTP) ³⁹ : up to \$400,000 to cover private insurance with war zone exclusion Optional: Basic Life (also GOIP): 1x Annual Salary	CF Supplementary Death Benefit (SDB): 2xAnnual Salary VAC C-45 Death Benefit: \$250,000 for service related death Optional: SISIP up to \$400,000 <i>if purchased</i>	CF Supplementary Death Benefit (SDB): 2xAnnual Salary Optional: SISIP up to \$400,000 <i>if purchased</i>	VAC Survivors Pension (see below)
(44) Lump Sum for survivors (Provincial reimbursed by Federal Funds)	WSIB (2006 Rates): (\$33,583.35 to \$100,750.66)-Lower Age of Survivor, Higher Payment and <i>vice versa</i>	WSIB (2006 Rates): (\$33,583.35 to \$100,750.66)-Lower Age of Survivor, Higher Payment and <i>vice versa</i>	Nothing	Nothing	Nothing
(45) Cause of Death for Payment of Lump Sum	SDB: Any Cause HRCTP: must be work assigned to danger zone WSIB: Work-related	SDB: Any Cause HRCTP: death must occur in work -assigned danger zone Basic Life: Any Cause AD&D (also GOIP): Accidental, no work-related requirement WSIB: Work-related	SDB: Any Cause VAC C-45: Must be service-related or must be a consequence of a service-related injury	SDB: Any Cause	NA
WORK-RELATED DEATH WHILE EMPLOYED(INCOME LOSS and ANNUITIES/PENSIONS)					

³⁷HRCTP: High Risk Travel Compensation Program (covers equivalent private insurance plan if purchased by member and private plan excludes war zones for payment of benefits)

³⁸ AD&D: Accidental Death and Dismemberment

³⁹HRCTP: High Risk Travel Compensation Program

(46) Monthly Income Loss/Survivors Pensions	WSIB: Spouse with Children: 85% of Net Average Earnings Without Children: 20% to 60% of Net Average Earnings <i>Minimum:</i> \$19,069.44/yr (2006)	WSIB: Spouse with Children: 85% of Net Average Earnings Without Children: 20% to 60% of Net Average Earnings <i>Minimum:</i> \$19,069.44/yr (2006)	VAC C-45: 75% of basic salary at time of death	Nothing	Survivors Pensions: Spouse: \$1628.49/mo or \$19,541.88/yr Survivor and one child: \$2193.03 Survivor and two children: \$2605.58 Survivor and three children: \$2931.28 Add: \$325.70/mo
(47) Deduct other income	WSIB: CPP Only	WSIB: CPP Only	Yes. All income except investment income	NA	No income can be deducted from VAC Monthly Disability Award
(48) Taxable	WSIB: No	WSIB: No	VAC Earnings Loss Benefit: Yes	NA	No
(49) Eligible for <i>Flying Compensation Regulations</i>⁴⁰?	Yes: Survivor Benefits in Accordance with <i>Pension Act</i> (see work-related death while employed-column 6 Row 45)	Yes: Survivor Benefits in Accordance with <i>Pension Act</i> (see work-related death while employed-column 6 Row 45)	No	No	No
(50) Notes:	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not	Due to <i>Flying Accident Compensation</i> Regs: Ironic that PS has access to <i>Pension Act</i> benefits AFTER April 1, 2006 but CF does not
<i>NON-WORK RELATED</i> DEATH WHILE DISABLED AND AFTER TERMINATION OF EMPLOYMENT					

⁴⁰ Flying Compensation Regulations: Apply to any Federal Public Service Employee suffering disability or death due to an accident as a consequence of flying on a non-private aircraft during an unscheduled flight. Benefits are not taxable.

(51) Monthly Annuity	No	No	No	No	Yes. If Disabled Vet was in receipt of a pension $\geq 48\%$, then widow, widower and/or dependants receive full survivors pension (see above) plus amount for kids, otherwise ($< 48\%$) receives 50% of basic pension received by veteran and amount for kids)
(52) Supplementary Death Benefit	PS Supplementary Death Benefit: 2x(Twice) Annual Salary paid tax free CF Supplementary Death Benefit:	PS Supplementary Death Benefit: 2x(Twice) Annual Salary paid tax free	CF Supplementary Death Benefit: 2x(Twice) Annual Salary paid tax free	CF Supplementary Death Benefit: 2x(Twice) Annual Salary paid tax free	Nothing
(53) Survivors Portion if in Receipt of Retirement Pension at Death	PSSA ⁴¹ 1%/Year of service, Children 1/5 of above each up to Maximum 4/5	PSSA ⁴² 1%/Year of service, Children 1/5 of above each up to Maximum 4/5	CFSA ⁴³ 1%/Year of service Children 1/5 of above each up to Maximum 4/5	CFSA ⁴⁴ 1%/Year of service Children 1/5 of above each up to Maximum 4/5	NA
OTHER SURVIVOR BENEFITS					
(54) Eligible for <i>Slain on Duty Plan</i>? (Death as a result of Violence in the workplace)	YES. In addition to Lump sums above: Net pay until equivalent retirement reached then net pension until death	YES. In addition to Lump sums above: Net pay until equivalent retirement reached then net pension until death	No. <i>Slain on Duty Plan</i> does not apply to VAC/CF benefits	No. <i>Slain on Duty Plan</i> does not apply to CF benefits	No. <i>Slain on Duty Plan</i> does not apply to VAC/CF benefits
OTHER SURVIVOR BENEFITS (cont'd)					

⁴¹ PSSA: Public Service Superannuation Act

⁴² PSSA: Public Service Superannuation Act

⁴³ CFSA: Canadian Forces Superannuation Act

⁴⁴ CFSA: Canadian Forces Superannuation Act

(55) Death Gratuity	no	no	2 months salary if not enrolled in SDB and still serving	2 months salary if not enrolled in SDB and still serving	NA
(56) Funeral Benefits	Yes. Government Employment Compensation Act (GECA) and Flying Accidents Compensation WSIB-no limit but minimum \$2,518.76)	Yes. Government Employment Compensation Act (GECA) and Flying Accidents Compensation WSIB-no limit but minimum \$2,518.76)	Yes. Maximums apply. Veterans Burial Regulations.	No	Yes. Maximums Apply. Veterans Burial Regulations.
(57) Bereavement Counselling	WSIB: 12 months	WSIB: 12 months	Not specified except under PSHCP	Not specified except under PSHCP	Not specified except possibly under POC 12 of Health Regs
(58) Assistance Joining the Workforce for Survivor in Case of Death of Member	WSIB: Yes	WSIB: Yes	C-45: Yes	No	No
DEPENDENT'S INSURANCE					
(59) <i>Dependent's Insurance</i> paid for by Employer	No	Yes. (also GOIP) In case of death: \$5,000 for spouse \$2,500 for each child In case of death: Proportion of above amounts in accordance with <i>Accidental Death and Dismemberment Plan</i>	No	No	No
REDUCTIONS IN SUPPLEMENTARY DEATH BENEFITS					
(60) Reductions in SDB	10% per year starting Age 66 until no benefit payable at age 76	10% per year starting Age 66 until no benefit payable at age 76	10% per year starting age 61 until no benefit payable at age 71	10% per year starting age 61 until no benefit payable at age 71	NA
DISABILITY RETIREMENT BENEFITS					

(61) Lump Sum	Loss of Income (LRI) Benefit: calculated 5% of total LOE ⁴⁵ payments with option for client to pay additional 5% of LOE	Loss of Income (LRI) Benefit: calculated 5% of total LOE payments with option for client to pay additional 5% of LOE	VAC C-45 Supplementary Retirement Benefit (SRB): pays 2% of ELB SISIP: Nothing	SISIP: Nothing	VAC monthly pension paid unreduced to death
(62) Amounts invested and return on investment paid to disabled individual	Yes	Yes	No	NA	NA
(63) NOTES On Retirement Programs	Since there is minimal deduction of other income from LRI which is adjusted annually for ½ of CPI up to max 4%, and investment income paid on top of total contributions, therefore, amount would likely be substantially larger than VAC SRB	Since there is minimal deduction of other income from LRI which is adjusted annually for ½ of CPI up to max 4%, and investment income paid on top of total contributions, therefore, amount would likely be substantially larger than VAC SRB	SRB does not pay investment income and is based on the actual amount of ELB paid AFTER other incomes deducted, SRB amount will be substantially less than WSIB LRI . SRB further limited because ELB CPI annual adjustment limited to max 2%	NA	Veteran can count on predictable amount from VAC disability pension adjusted for full CPI until death at which time survivor collects appropriate survivors pension until survivors' death
HEALTHCARE (Released from work for <i>DISABILITY</i> reasons)					
(64) Healthcare Plan	PSHCP (Public Service Health Care Plan): >= 2 (TWO) yrs service if terminated for medical reasons WSIB: Healthcare Plan automatic	PSHCP (Public Service Health Care Plan): >= 2 (TWO) yrs service if terminated for medical reasons WSIB: Healthcare Plan automatic	VAC version of PSHCP: if suffering service related disability PSHCP >= 10 yrs Service if released medically SISIP Major Medical Insurance: while on LTD	SISIP Major Medical Insurance: automatic while on LTD	VAC health benefits covers full cost for pensioned conditions. Veterans who qualify for Veteran Independence Program: VAC covers all health care costs
HEALTHCARE (Released from work for <i>DISABILITY</i> reasons-cont'd)					

⁴⁵ LOE: Loss of Earnings program managed by Ontario WSIB. See Income Loss for Work-Related Disability above.

(65) Eligibility for Public Service Health Care Plan (PSHCP)	>= 2 (TWO) yrs service if terminated for medical reasons	>= 2 (TWO) yrs service if terminated for medical reasons	VAC version of PSHCP: if suffering service related disability but <i>must enter VAC voc rehab</i> PSHCP if >=10yrs if released medically	PSHCP if >=10yrs if released medically PSHCP if >= 20yrs (non- medical release)	Not from VAC but VAC provides individual with full benefits depending on level and category of disability
(66) Individual Limits	PSHCP Hard Limits in Canada, Highly Flexible Limits for PS outside Canada (CIDA, DFAIT) WSIB: Flexible	PSHCP Hard Limits in Canada, Highly Flexible Limits for PS outside Canada (CIDA, DFAIT) WSIB: Flexible	VAC version of PSHCP: Unknown whether limits flexible SISIP Major Medical Insurance: Hard Limits with some Flexibility in past	SISIP Major Medical Insurance: Hard Limits with some Flexibility in past	VAC Soft Limits are flexible with justification
(67) Disabled Member Pays premium?	PSHCP: Yes WSIB: No	PSHCP: Yes WSIB: No	VAC PSHCP: Yes PSHCP: Yes	SISIP Major Medical Insurance: No	No
(68) Family Healthcare Coverage	PSHCP: Yes WSIB: No	PSHCP: Yes WSIB: No	VAC PSHCP: Yes PSHCP: Yes	SISIP Major Medical Insurance: Yes	VAC: No except for limited counselling for family (POC 12)

APPEAL AND REVIEW MECHANISMS

(69) Appeal of Benefit Decisions	PS DI: Two Levels of Appeal(Quasi Independent) WSIB: Highly Flexible Reconsideration, Review, Enquiry and Hearing Stages with formal and informal options.	PS LTD: Two Levels of Appeal(Quasi Independent) WSIB: Highly Flexible Reconsideration, Review, Enquiry and Hearing Stages with formal and informal options.	VAC Lump Sum only: Two Levels of Appeal Quasi Independent Appeals (VRAB) All other C-45 Programs: <i>VAC</i> who administers plan hears appeals (<i>Minister may review appeal</i>)	SISIP: All decisions with respect to SISIP can be appealed to SISIP President	All VAC programs covered by VAC legislation can be appealed through Veterans Review and Appeal Board (VRAB)
(70) Notes on Appeal Processes	WSIB: <i>Open Communication, Dialogue and Alternative Dispute Resolution are highly encouraged</i>	WSIB: <i>Open Communication, Dialogue and Alternative Dispute Resolution are highly encouraged</i>	VAC: <i>Communication and Clarity are often lacking and Dialogue is non-existent</i>	SISIP: <i>Process has traditionally been more open to dialogue than VAC especially as it relates to SISIP Vocational Rehabilitation Plan</i>	VAC: <i>Communication and Clarity are often lacking and Dialogue is non-existent</i>

OTHER PROGRAMS FOR DISABILITY RESULTING FROM *INJURY IN THE WORKPLACE*
(NOTE: Most of Following Programs Contain Few Details and should be researched more thoroughly)

(71) Attendant Care of Disabled in Home	PSHCP: Available WSIB: provides funding for family members and skilled workers to provide up to 24hrs/day care in home. Bookkeeping services provided to administer paperwork of payments.	PSHCP: Available WSIB: provides funding for family members and skilled workers to provide up to 24hrs/day care in home. Bookkeeping services provided to administer paperwork of payments	VAC PHSCP: Available Veteran Independent Program (VIP): provides additional support for attendant care. Veterans Health Care Regs: provides additional support. SISIP Major Medical Insurance: Same as PSHCP	PSHCP: Available SISIP Major Medical Insurance: Same as PSHCP	Attendance Allowance: (\$229 to \$1436/mo) does not require receipts. Before 2003, flexible in giving access to vets with psych disabilities VAC-VIP: provides additional support Veterans Health Care Regs provides additional support.
(72) Clothing Allowance	PSHCP: Limited WSIB: Yes	PSHCP: Limited WSIB: Yes	VAC PSHCP: Limited VAC: Yes SISIP Medical: Limited	SISIP Medical: Limited SISIP Rehab: Limited	VAC: Yes
(73) Grounds Keeping and Housekeeping	PSHCP: No WSIB: Independent Living Allowance (\$3335.13/yr-2006) can be used for computers and other non-vocational devices	PSHCP: No WSIB: Independent Living Allowance (\$3335.13/yr-2006) can be used for computers and other non-vocational devices	VAC-VIP⁴⁶: also covers personal care/health services. Flexible limits on all but Grounds keeping and Housekeeping SISIP: No	SISIP: No	VAC-VIP⁴⁷: also covers personal care/health services. Flexible limits on all but Grounds keeping and Housekeeping
(74) Vocational and Rehabilitation Training	DI: Rehabilitation Program WSIB: Work closely with Case Managers to develop vocational and plan. Limits not known.	LTD: Rehabilitation Program WSIB: Yes. Work closely with Case Managers to develop plan. Limits not known.	C-45: Yes with coverage for tuition, books, childcare, transportation, relocation and other miscellaneous items. Limits generally larger than SISIP. 50% of Childcare max\$750/mo much higher than \$250/mo from SISIP.	SISIP: Yes with coverage for tuition, books, childcare, transportation, relocation and other miscellaneous items. Limits generally slightly less than C-45.	No
OTHER PROGRAMS FOR DISABILITY RESULTING FROM <i>INJURY IN THE WORKPLACE</i> (cont'd)					
(75) Psycho Social	PS DI Rehabilitation	PS LTD Rehabilitation	C-45: Yes	SISIP: Yes in part	VAC Health Regs:

⁴⁶ VIP: Veterans Independent Program: Provides spectrum of programs to encourage disabled to maintain independence in residence.

⁴⁷ VIP: Veterans Independent Program: Provides spectrum of programs to encourage disabled to maintain independence in residence

Rehabilitation	Plan: Yes WSIB: Yes	Plan: Yes WSIB: Yes	VAC-VIP: Yes	(under <i>Vocational Rehabilitation Plan</i>)	Yes VAC-VIP: Yes
(76) Notes on Psycho Social Rehabilitation: VAC marketed C-45 as being unique in providing Psycho Social Rehabilitation. All other programs even VAC programs provided psycho-social rehabilitation prior to April 1, 2006. Program Sincerity should be questioned when budget plans for 767 veterans in first year of 4,000 releasing members (19%) will cost VAC \$0.6 million in medical and psycho social rehab or \$782.27 per veteran. This equates to approximately five (5) one-hour appointments with a psychologist, barely enough to stabilize a client let alone rehabilitate the client back into society.					
(77) Job Placement, Search and Counselling	PS Disability Insurance (DI): Gradual Return to work and cut back hours WSIB: Return to work and counselling	PSMIP LTD: Gradual Return to work and cut back hours WSIB: Return to work and counselling	VAC C-45: Yes. Job Placement, Search and Counselling Federal Public Service Priority Placement: -2 years after release -one priority placement only -all vets qualify -disabled vets have priority	CF: 1) Federal Public Service Priority placement -2 years after release -one priority placement only -all vets qualify 2) DND Employment Equity Program 3) DND Omnibus Program 4) TAPs -job sharing with employers SISIP: Voc Rehab Program (VRP)	No
(78) Travel and Escort Payments for Healthcare and Tribunal Hearings	PS DI: No WSIB: Parking, Travel, Escort Allowance, hotels and meals <i>Escorts can be family members</i>	PS LTD: No WSIB: Parking, Travel, Escort Allowance, hotels and meals. <i>Escorts can be family members</i>	VAC: Parking, Travel, Escort Allowance, hotels and meals for healthcare only. <i>Escorts cannot be family members except in rare circumstances.</i> SISIP: No	SISIP: No	Parking, Travel, Escort Allowance, hotels and meals for healthcare only. <i>Escorts cannot be family members except in rare circumstances.</i>
(79) Witness Fees for Tribunal Hearings	WSIB: Non-professionals up to \$600/day Professionals up to \$110.96 per day	WSIB: Non-professionals up to \$600/day Professionals up to \$110.96 per day	Nothing regulated and only in exceptional circumstances if testimony relates to health care only	No	Nothing regulated and only in exceptional circumstances if testimony relates to health care only
OTHER PROGRAMS FOR DISABILITY RESULTING FROM <i>INJURY IN THE WORKPLACE (cont'd)</i>					

(80) Low Income Support	DI: 70% until Age 65 (taxable) deductions for PSSA not VAC, CFSA WSIB: LOE \$15,575.04 Age 65 (non-taxable) Survivors: \$19,069.44 Age 65 (non-taxable) <i>Only CPP deducted</i>	LTD: 70% until Age 65 (taxable) deductions for PSSA not VAC, CFSA WSIB: LOE \$15,575.04 Age 65 (non-taxable) Survivors: \$19,069.44 Age 65 (non-taxable) <i>Only CPP deducted</i>	VAC C-45: CFIS⁴⁸ \$13,587 Spouse: \$7042 Child (ea): \$3397 (non-taxable) <i>Must be enter VAC Voc Rehab until 65</i> <i>All income including investment deducted</i>	SISIP: 70% until age 65 (taxable) with deductions for VAC, CFSA and Employment Income	Depends on Disability Award Survivor \$19,541/yr 1 st Child: \$6774 2 nd Child: \$4951 Ea Add'l: \$3908 <i>No deductions.</i> <i>All Tax free until death</i>
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OTHER NOTES

(81) Definition of Totally Disabled to qualify for Long Term Disability Payments	PS Disability Insurance (DI): Unable to perform specific duties of previous occupation in PS during rehabilitation period (normally 24 months) then definition changes to unable to perform employment commensurate with education and training and which pays at least 66 2/3% of the salary before disability	PSMIP Long Term Disability (LTD): Unable to perform specific duties of previous occupation in PS during rehabilitation period (24 months) then definition changes to unable to perform employment commensurate with education and training and which pays at least 66 2/3% of the salary before disability	VAC Earnings Loss⁴⁹: “veteran incapacitated by a permanent physical or mental health problem that prevents the veteran from performing any occupation that would be considered to be suitable gainful employment.”	SISIP: Unable to perform any duties of any gainful employment by which reasonably qualified by education and training	VAC: Any disability related to or aggravated by service (peacetime) or any disability suffered in Wartime or time spent in Special Duty Area/Operation
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References

Treasury Board of Canada Secretariat Publications and Website
Public Works and Government Services Canada Publications (including *Insurance Administration Manual*) and Website
Sunlife: Service Income Security Insurance Plan Publications and Website
Veterans Affairs Canada Publications and Website
Canadian Forces Publications and Website
WSIB Ontario Publications and Website
The Pension Act and Bill C-45: Canadian Forces Members and Veterans Re-establishment and Compensation Act

⁴⁸ CFIS: Canadian Forces Income Support

⁴⁹ *NOTE: Legislation provides for this to be even more restrictive: “totally and permanently incapacitated”* This Legislative description could result in harmful and unnecessary scrutiny of veteran